September 17, 2010 PUBLIC NOTICE # 2010-38

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### **IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6526		ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6529	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
10-6518	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- MERCANTILE & FARM	
10-6530	0140	AMCO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
10-6495		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FIRE	FORMS	DWELLING PROPERTIES	
10-6564		AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB- LAWYERS	
10-6558	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	
10-6561	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AERIAL APPLICATOR	
10-6573	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	
10-6485		AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PET HEALTH INSURANCE	79.9
10-6554		ARCH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE		0
10-6553		CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB ACCOUNTANTS	0
10-5410		CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT PACKAGE INSTITUTIONAL	
10-6464		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	EPACK EXTRA	1.1
10-6465		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	EPACK EXTRA	1.1
10-6508		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	EPACK EXTRA	12.2
10-6444	0008	DEERBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
10-6511		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6471		ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
10-6496	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	HOSPITALITY BOP	
10-6549	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6552		GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	BOTH RATE AND FORM		0
10-6490	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS	NEW PROGRAM	NONE	0
10-6250		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	ICC BROKER BONDS	0
10-6492		GREAT WEST CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
10-6515		GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
10-6559	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	
10-6562	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	AERIAL APPLICATOR	
10-6574	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	
10-6566		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
10-6567		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
10-6568		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
10-6576		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	EQUIPMENT BREAKDOWN	
10-6494		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL PACKAGE	-3.3
10-6466	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6474	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6487	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.5
10-6555	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
10-6497	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HOSPITALITY BOP	
10-6550	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6560	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	
10-6563	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	AERIAL APPLICATOR	
10-6575	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	
10-6519	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- MERCANTILE & FARM	
10-6531	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
10-6491	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS	NEW PROGRAM	NONE	0
10-6512		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6521	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
10-6522	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
10-6547	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6467	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6475	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-6488	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.5
10-6556	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY		INLAND MARINE	RULE CHANGE		0

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6468	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6476	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-6489	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.5
10-6557	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
10-6520		QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
10-6548	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6570	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6513	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY	
10-6516	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6571	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6514	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY	
10-6517	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6572	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6498	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	HOSPITALITY BOP	
10-6551	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6486		UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	EQUIPMENT DEALER UNICOVER	
10-6528		UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	UNICOVER VI	
10-6523	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File # Gr	rp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6499		XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0

73 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS